

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

JOHN THOMAS KEENAN

Debtor(s)

Case No. 19-13220-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2019.
- 2) The plan was confirmed on 09/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/07/2024.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,738.58.
- 10) Amount of unsecured claims discharged without full payment: \$484,680.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,971.00
Less amount refunded to debtor	\$553.63

NET RECEIPTS: **\$84,417.37**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,235.65
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,235.65**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFC FIRST FINANCIAL CORP	Unsecured	3,606.00	3,678.11	3,678.11	3,678.11	0.00
BANK OF AMERICA NA	Unsecured	2,439.00	2,514.79	2,514.79	2,514.79	0.00
CREDIT ONE BANK	Unsecured	309.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,889.00	1,871.21	1,871.21	1,871.21	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	287,018.08	289,667.55	17,252.02	17,252.02	0.00
KINECTA FEDERAL CREDIT UNION	Secured	7,731.00	5,956.88	398.80	398.80	0.00
LVNV FUNDING LLC	Unsecured	NA	699.11	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	14,051.00	14,245.53	14,245.53	14,245.53	0.00
LVNV FUNDING LLC	Unsecured	2,435.00	2,042.80	2,042.80	2,042.80	0.00
MERRICK BANK	Unsecured	1,465.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	2,350.00	2,486.55	2,486.55	2,486.55	0.00
PAYPAL CREDIT	Unsecured	3,413.00	NA	NA	0.00	0.00
PEOPLE FIRST FCU	Unsecured	4,985.00	5,046.33	5,046.33	5,046.33	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	3,498.15	3,498.15	3,498.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,111.00	3,078.19	3,078.19	3,078.19	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,922.00	5,176.37	5,176.37	5,176.37	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,082.00	3,292.38	3,292.38	3,292.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,688.00	4,966.94	4,966.94	4,966.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	643.00	684.90	684.90	684.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,441.00	4,644.98	4,644.98	4,644.98	0.00
PROSPER MARKETPLACE INC	Unsecured	10,968.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	168.00	303.67	303.67	303.67	0.00
THE BANK OF MISSOURI	Unsecured	8.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	2,058.00	1,244.88	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	462,501.00	467,046.18	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	6,016.00	5,341.01	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,252.02	\$17,252.02	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$398.80	\$398.80	\$0.00
TOTAL SECURED:	\$17,650.82	\$17,650.82	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,530.90	\$57,530.90	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,235.65</u>	
Disbursements to Creditors	<u>\$75,181.72</u>	
TOTAL DISBURSEMENTS :		<u>\$84,417.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.